# Case 4:17-cv-01727 Docume X 7 Figurin BXSD on 06/07/17 Page 1 of 341/27/2017 2:30:02 PM

Chris Daniel - District Clerk Harris County
Envelope No. 14991163
By: Jacob Blessing

Filed: 1/27/2017 2:30:02 PM

2017-05827 / Court: 133

NO. \_\_\_\_\_

——————————————————————————————————————		
CHRISTIAN PABON MARTINEZ	§	IN THE DISTRICT COURT
Plaintiff	§	
	§	
V.	§	
	§	JUDICIAL DISTRICT
GOVERNMENT EMPLOYEES	§	Λ
INSURANCE COMPANYCOMPANY	§	
and KRYSTAL HEGGER	8	

# **PLAINTIFF'S ORIGINAL PETITION**

OF HARRIS COUNTY, TEXAS

TO THE HONORABLE JUDGE OF SAID COURT:

**Defendant** 

COMES NOW Plaintiff CHRISTIAN PABON MARTINEZ and files this Original Petition complaining of Defendants GOVERNMENT EMPLOYEES INSURANCE COMPANY (hereinafter sometimes referred to as "GEICO") and KRYSTAL HEGGER. For causes of action, Plaintiff would show as follows:

# DISCOVERY CONTROL PLAN

1. Pursuant to Rules 190.1 and 190.4 of the Texas Rules of Civil Procedure, discovery in this lawsuit is intended to be conducted under Level 3.

# II. PARTIES

- 2. Plaintiff CHRISTIAN PABON MARTINEZis a resident of Austin, Travis County, Texas.
- 3. Defendant KRYSTAL HEGGER is a resident of the state of Texas who may be served at her place of work located at 1015 Hahlo St, Houston, TX 77020, or wherever she may be found. Service is requested by private process as authorized by the Court.
- 4. Defendant GOVERNMENT EMPLOYEES INSURANCE COMPANY (GEICO) is an insurance company authorized to do business in the State of Texas that may be served through

their attorney for service, James G. Brown, 4201 Spring Valley Road, Dallas, Texas 75244, or wherever he may be found. Plaintiff requests that the district court clerk of Harris County serve this Defendant by certified mail, return receipt requested.

5. Plaintiff specifically invokes the right to institute this suit against Defendant Government Employees Insurance Company in any other name which has been used to designate it, or which it has used, including, but not limited to, "GEICO." Plaintiff expressly invokes her right under Rule 28 of the Texas Rules of Civil Procedure to have the true name of this party substituted at a later time upon the motion of any party or of the Court. In the event any parties are misnamed or not included herein, such event was a "misnomer," or such parties are or were "alter-egos" of parties named herein.

# III.

6. Venue is proper in Harris County, Texas, in that the loss made the basis of this action occurred in Harris County, Texas, and the Plaintiff/policyholder resided in Harris County, Texas at the time of the loss.

### IV. JURISDICTION

7. The subject matter in controversy is within the jurisdictional limits of this court. As is required by law, Plaintiff is required to state the damage range he will seek at trial. Plaintiff seeks monetary relief over \$200,000 but not more than \$1,000,000.

## V. FACTUAL BACKGROUND

8. Pleading further, Plaintiff would respectfully show the Court that on or about the afternoon of September 17, 2016, Defendant Krystal Hegger (the Underinsured Driver) was driving a Chevrolet Kruze vehicle traveling south around the 1200 block of N. Dairy Ashford in Houston,

Harris County, Texas. Plaintiff was a back seat passenger in a Suburban SUV which was also traveling the same direction, directly in front of Krsytal Hegger's vehicle. Due to the negligent manner in which she was driving, Krystal Hegger negligently slammed into the rear of the Suburban SUV, and proximately caused the damages claimed herein.

### **Liability Claims Against the Driver**

- 9. Defendant Krystal Hegger had a duty to exercise the degree of care that a reasonably careful person would. The occurrence made the basis of this suit, and the resulting injuries and damages were caused by the negligent conduct of the underinsured Driver Krystal Hegger including but not limited to the following acts and omissions:
  - a. She failed to keep a proper lookout;
  - b. She drove her vehicle in willful or wanton disregard for the safety of persons or property;
  - c. She failed to yield the right of way to encoming traffic as a person of prudent care would have done;
  - d. She was operating the motor vehicle at a rate of speed which was greater than that would have been operated by a person of ordinary prudence under the same or similar circumstances;
  - e. She failed to maintain an assured clear distance from the vehicle in front of her;
  - f. She failed to turn the motor vehicle in an effort to avoid the collision complained of; and
  - g. She failed to apply the brakes to the motor vehicle in a timely and prudent manner and/or wholl Gailed to apply the brakes in order to avoid the collision in question.
- 10. Each of such acts and/or omissions, singularly or in combination with others, constituted negligence and/or negligence as a matter of law which proximately caused the accident and injuries and damages which Plaintiff suffered.

## **Underinsured Motorist Claims Against GEICO**

- On or about the date of the accident, Plaintiff was covered by insurance issued to Plaintiff, Policy Number: 4072-16-98-42. This policy included coverage for underinsured motorists. Plaintiff is a valid "covered person" under this policy. The policy provided coverage for him as a result of the incident in question because it protected against losses relating to bodily injuries resulting from the use, operation, maintenance, and/or ownership of an underinsured motor vehicle.
- 12. Defendant Geico was timely informed of the accident and that Plaintiff intended to claim under underinsured benefits provisions of its policy. Defendant Geico opened a claim, number 0305636740101053.
- 13. Plaintiff sought recovery against Geico for injuries sustained from the incident in question that were caused by Krystal Hegger, the underinsured driver. Hegger, however, had insufficient insurance with her liability carrier (which also happened to be Geico) to pay for all the damages sustained by Plaintiff. Any recovery under existing limits has or will be insufficient to compensate Plaintiff for all his damages. Plaintiff hereby seeks recovery for bodily injuries and damages provided for, owed, and/or allowed under the underinsured coverage of Geico's policy due to the negligent acts of Hegger as set out herein.
- 14. All conditions precedent to filing a claim have been fulfilled under the provisions of the policy.
- 15. Due to the intensity of his injuries and the amount of his damages, which exceed the policy limits of the underinsured driver Hegger, Plaintiff applied for Underinsured Motorist Benefits pursuant to insuring contracts issued by GEICO.
- 16. Plaintiff sues GEICO in order to obtain a judgment for damages in order to prove his legal

entitlement to the underinsured motorist benefits he is entitled to collect under the UIM provisions of his Geico policy. Plaintiff incorporates by reference that insurance policy 4072-16-98-42 as though fully set out herein and/or the Geico policy that was in effect at the time of the occurrence in question.

#### **PIP Benefits Action**

- 17. At the time of the accident in question, Plaintiff was insured or a covered person under an auto insurance policy with Defendant GEICO which provided Personal Injury Protection ("PIP") coverage in the amount of \$2,500.00 each person. Plaintiff had medical bills in excess of 2,500.00, but GEICO has refused to pay them.
- 18. Defendant GEICO refusal to tender all PIP benefits when has forced Plaintiff to retain the undersigned attorney to recover the the unpaid portion of the PIP benefits. Despite repeated demands, Defendant GEICO has refused to pay all PIP benefits owed.

## CAUSES OF ACTION RELATING TO PIP BENEFIT

#### BREACH OF CONTRACT

- 19. Although Plaintiff fully cooperated with Defendant, and despite the fact that all conditions precedent to recovery have occurred, Defendant has failed and refused to pay to Plaintiff the benefits due under the contracts of insurance in question, which was in full force and effect at the time of the occurrence which forms the basis of this lawsuit.
- 20. The conduct of Defendant constitutes a breach of contract in the following particulars:
  - a. By failing and/or refusing to pay Plaintiff's claim promptly;
  - b. By failing and/or refusing to evaluate Plaintiff's claim fairly; and
  - c. By breaching the duty of good faith and fair dealing.
- 21. Each of these acts constitute a breach of contract entitling Plaintiff to sue in an amount in excess of the minimum jurisdictional limits of this Court. All conditions precedent have been

performed or have occurred.

22. Plaintiff is entitled to recover reasonable attorney's fees because this is a claim on a written contract within the meaning of Texas Civil Practice and Remedies Code Section 38.001.

#### BREACH OF DUTY OF GOOD FAITH & FAIR DEALING

23. Defendant breached its duty of good faith and fair dealing by failing to offer a reasonable settlement for Plaintiff's PIP claim benefits. Defendant owed the duty of good faith and fair dealing to Plaintiff and Plaintiff is entitled to recover damages proximately caused by Defendant's breach of their duty of good faith and fair dealing.

#### **NEGLIGENCE**

- 24. Defendant, its agents, servants, officers, and employees, were negligent in the following acts or omissions:
  - a. Failing to properly acknowledge Plaintiff's claims;
  - b. Failing to reasonably investigate Plaintiff's claims;
  - c. Failing to reasonably evaluate Plaintiff's claims;
  - d. Failing to promptly compensate Plaintiff; and
  - e. Failing to make a reasonable settlement offer of Plaintiff's claims.
- 25. Defendant and its agents, servants, officers, and employees owed Plaintiff the duty of reasonable care in acknowledging, investigating, processing, and financially satisfying Plaintiff's claims under the subject PIP insurance policy. Defendant violated its duties and was negligent in the particulars set forth above.

omissions, and misrepresentations was a proximate cause of the damages suffered by Plaintiff.

#### VIOLATIONS OF CHAPTER 541 OF THE TEXAS INSURANCE CODE

26. The Texas Legislature enacted Chapter 541 of the Texas Insurance Code to regulate trade practices in the business of insurance by: (1) defining or providing for the determination of trade

practices in this state that are unfair methods of competition or unfair or deceptive acts or practices; and (2) prohibiting those trade practices. Further, the legislature made it clear that this Act "shall be liberally construed and applied to promote its underlying purposes as set forth in this section." Tex. Ins. C. §541.008.

- 27. Plaintiff would show that Defendant violated Chapter 541 of the Texas Insurance Code by engaging in an unfair and deceptive course of conduct which precluded Plaintiff from receiving a recovery for his uninsured motorist claim herein in a timely manner. Specifically, Plaintiff asserts that Defendant failed to provide Plaintiff with insurance coverage as required by the terms of the Policies.
- 28. Plaintiff further would show that Plaintiff made written demand to Defendant for the purpose of seeking settlement of these matters pursuant to Chapter 541 of the Texas Insurance Code. Despite reasonable attempts to settle his claim, Plaintiff's PIP claim remains unresolved.
- 29. Plaintiff further would show that Defendant failed to attempt in good faith to effectuate a prompt, fair, and equitable settlement of Plaintiff's claim in violation of Section 541.060(2).
- 30. Plaintiff further would show that Defendant failed to promptly give Plaintiff a reasonable explanation, based on the policy as it relates to the facts or applicable law, for the Defendant's offer of a settlement on Plaintiff's claim in violation of Section 541.060(3).
- 31. Plaintiff further would show that Defendant failed within a reasonable time to affirm or deny coverage of Plaintiff's claim to Plaintiff after receipt of his demand, in violation of Section 541.060(4).
- 32. Plaintiff further would show that Defendant refused, failed, or unreasonably delayed an offer of settlement under the policy in question on the basis that a third party insurance carrier was responsible for the damages suffered by Plaintiff, in violation of Section 541.060(5).

- 33. Plaintiff further would show that Defendant GEICO failed to provide a copy of the insurance policy, or the language in the policy supporting its denial of benefits which are required by law to be disclosed in violation of Section 541.061(5) and Section 1952.055(c).
- 34. Plaintiff further would show the above described actions of Defendant were committed knowingly, thus entitling Plaintiff to treble damages as provided in the Texas Insurance Code.

  VIOLATIONS OF CHAPTER 542 OF THE TEXAS INSURANCE CODE
- 35. In addition, the Texas Legislature enacted Chapter 542 of the Texas Insurance Code also known as the Unfair Claim Settlement Practices Act to prohibit insurance companies and their representatives from engaging in Unfair Claim Settlement Practices. The Act mandates that "No insurer doing business in this state under the authority, rules and regulations of this code shall engage in unfair claim settlement practices."
- 36. Plaintiff would show that Defendant failed to acknowledge with reasonable promptness pertinent communications relating to a claim arising under the insurer's policy in violation of Section 542.003(b)(2).
- 37. Plaintiff further would show that Defendant did not attempt in good faith to effect a prompt, fair, and equitable settlement of a claim submitted in which liability has become reasonably clear in violation of Section 542.003(b)(4).
- 38. Moreover, the Texas Legislature also enacted Chapter 542 of the Texas Insurance Code also known as the Prompt Payment of Claims Act. This Act imposes specific deadlines for claims handling procedures to ensure the prompt payment of claims. The legislature expressly stated that this Act "shall be liberally construed to promote its underlying purpose which is to obtain prompt payment of claims made pursuant to policies of insurance."
- 39. Plaintiff would show that Defendant failed to timely acknowledge receipt of Plaintiff's

claim and to prudently and timely commence an investigation of the claim in violation of Section 542.055(a).

- 40. Plaintiff further would show that Defendant delayed payment of Plaintiff's claim in violation of Section 542.058.
- 41. If an insurer is not in compliance with Chapter 542, which Defendant is not, the insurer is liable to Plaintiff, in addition to the amount of the claim, interest on the amount of the claim at the rate of 18 percent a year as damages, together with reasonable attorney see, to be taxed as costs. Tex. Ins. C. §542.060.

# XIV. PETITION FOR DECLARATORY RELIEF

- 42. All allegations herein are incorporated by reference.
- 43. Pleading further, Plaintiff brings this action against GEICO for declaratory relief under the Uniform Declaratory Judgments Act, Tex. Crv. PRAC. & REM. CODE §§ 37.001 *et seq*. ("UDJA"). Plaintiff requests that this Court establish by declaratory judgment:
  - a. that Plaintiff is covered under the policy;
  - b. that Plaintiff is entitled to PIP and Underinsured coverage under the policy;
  - c. that Krystal Hegger is an underinsured driver under the policy;
  - d. that Krystal Hegger's negligence proximately caused the collision;
  - e. that Krystal Hegger's negligence proximately caused Plaintiff's damages, past and future, including all damages pleaded herein;
  - f. that Plaintiff's damages are covered under the UIM and PIP policy provisions;
  - g. that all applicable policy provisions have been or are being satisfied;
  - h. the amount of the damages Plaintiff incurred as a result of the collision;
  - i. the amount of prejudgment interest that Krystal Hegger would owe;

- j. the amount of PIP and underinsured motorist insurance benefits GEICO is obligated to tender under the policy to Plaintiff, representing damages incurred and prejudgment interest owed.
- 44. Pursuant to UDJA section 37.008, Plaintiff further prays for recovery of costs and reasonable and necessary attorney fees as are equitable and just.

#### INTEREST

45. Plaintiff seeks prejudgment interest and postjudgment interest in the maximum amounts allowed by law.

#### U.S. LIFE TABLES

46. Notice is hereby given that Plaintiff intends to use the U.S. Life Tables as prepared by the United States Department of Health and Human Services.

#### **RULE 193.7 NOTICE**

47. Pursuant to Rule 193.7, Texas Rules of Civil Procedure, Plaintiff intends to rely upon the authenticity of any document a Defendant produces in discovery.

### REQUEST FOR ELECTRONIC SERVICE

48. Plaintiff requests that service of pleadings, orders, notices, discovery, and papers in this cause be made electronically upon her attorneys at: joe@joestephenslaw.com. Plaintiff's attorneys hereby affirm their awareness of the right to later rescind this agreement by filing notice.

#### JURY DEMAND

58. Plaintiff requests a trial by jury.

# DAMAGES FOR LIABILITY AND UIM ACTION

59. As a direct and proximate result of the occurrence made the basis of this lawsuit, Plaintiff was caused to suffer personal injuries. In the event Plaintiff was suffering from any pre-existing conditions, the Underinsured Driver's negligence greatly accelerated, exacerbated, and aggravated the condition.

#### **Thin Skull Instruction**

- the victim as it finds them, commonly known as the "thin skull doctrine." Coates v. Whittington, 758 S.W.2d 749, 752 (Tex.1988). The damages which Plaintiff is entitled to recover are the damages resulting to him, conditioned as he was at the time of the injury, and not such damages as he might have been entitled to had his condition been different. That the injury resulting from the negligence of Defendant Krystal Hegger may have been aggravated or more easily caused by reason of the fact that his body had previously been in a weakened condition cannot affect the question of right to or measure of damages..." Driess v. Friederick, 11 S.W. 493, 494 (Tex Sup Ct). If a dormant, latent condition does not cause pain or suffering, but that condition plus an injury caused the pain and need for treatment afterwards, then the injury that resulted from the collision, and not the latent condition, is the proximate cause of the damages owed. Thompson v.Quarles, 297 S.W.2d 321, 329 (Tex.Civ.App.—Galveston 1956, writ refd n.r.e.); see City of Houston. v. Celaya, 390 S.W.2d 542,546 (Tex.Civ.App.—Houston 1965, writ refd n.r.e.). Katy Springs & Manufacturing, Inc. v. Equatora, Tex App-Hou (14th Dist) (2014).
- 61. Plaintiff alleges that the car collision made the basis of this suit was a proximate cause of damages as follows:
  - A. Reasonable medical care and expenses in the past. These expenses were incurred by Plaintoff for the necessary care and treatment of the injuries resulting from the accident complained of herein and such charges are reasonable and were usual and customary charges for such services in Harris County, Texas;
  - B. Reasonable and necessary medical care and expenses which will in all reasonable probability be incurred in the future;
  - C. Physical pain and suffering in the past;
  - D. Physical pain and suffering in the future;

- E. Mental anguish in the past;
- F. Mental anguish in the future;
- G. Loss of earning capacity in the past;
- H. Loss of earning capacity in the future;
- I. Physical impairment in the past; and
- J. Physical impairment in the future.

### **Damages Sought at Trial**

61. Plaintiff is entitled to all elements of damages recoverable under Texas law including, but not limited to, sums due and owing under the uninsured / under insured motorist provision of the insurance policy, the Personal Injury Protection provision of his policy, mental anguish, attorney's fees, exemplary damages, costs of court, lawful pre-judgment interest, lawful post-judgment interest, medical care, lost earnings capacity, physical impairment, statutory damages pursuant to \$542.003 (formerly Article 21.21) and \$542.055 through \$542.060 (formerly Article 21.55) of the Texas Insurance Code, and/or other damages sought in this petition. Plaintiff also sues for declaratory relief. Plaintiff's damages are in excess of the minimum jurisdictional limits of this Court.

WHEREFORE, ALL PREMISES CONSIDERED, Plaintiff prays that Defendants be cited to appear and answer herein and, after trial, that Plaintiff be awarded damages, jointly and severally, for:

- 1. Defendants' breach of contract;
- 2. Damages for his bodily injuries;
- 3. Damages under the TEXAS INSURANCE CODE, to be proved at trial;
- 4. PIP Benefits;
- 5. Underinsured Motorist Benefits

- 6. All pre-judgment interest;
- 7. All post-judgment interest at the highest rate allowed by law;
- 8. Reasonable attorney's fees;
- 9. Interest as allowed by statute as plead herein;
- 10. Costs of court; and

Any and all relief, either in law or in equity, compensatory or exemplary, to which Plaintiff is justly entitled.

Respectfully submitted,

By: \_

JOE B. STEPHEN

THE STEPHENS LAW FIRM

State Bar No.: 19157300

440 Cobia Dr

Suite 601

Katy, Texas 77494

Telephone: (713) 224-0000 Facsimile: (713) 224-0055

Email: Joe@JoeStephensLaw.com ATTORNEY FOR PLAINTIFF

PLAINTIFF: STEPHENS, JOE B  VA.  THE STATE OF TEXAS  COUNTY OF HEATTS  TO: GOVERNMENT EMPLOYERS INSUBANCE COMMENNY ( GEICO) MAY BE SERVED BY CONTROL TOWNS SERVING ITS ATTORNEY FOR SERVICE JAMES G BROWN  OR WHEREVER HE MAY BE FOUND  4201 SPRING VALLEY ROAD DALIAS TX 75244  Attached is a copy of PLAINTIFF'S ORIGINAL PETITION  TO SELVEN HE HE MAY BE FOUND  THIS INSTRUMENT WAS FOUND AND ADDITION OF WHEREVER HE MAY BE FOUND  THIS INSTRUMENT WAS FILED ON THE DAY OF JAMES OF BROWN  TO WHAVE BEEN SUED, You may employ and storney. If you or your attorney do not file a written answer with the District Clerk you issued this citation by 10:00 a.m on the Monday maxt following the expiration of 2D days after you were served this citation and petition, a default judgment may be taken magning from the following the expiration of 2D days after you were served this citation and petition, a default judgment may be taken magning from the following the expiration of 2D days after you were served this citation and petition, a default judgment may be taken magning from the following the property of this citation was isseed on 30th day of January 2017, under my hand and seal of said Court.  CLEAKY S RETURN BY MALLING  THE STATE OF TEXAS  CITATION (CERTIFIED)  COPPLIANTIFE'S ORIGINAL PETITION  OF HARMON TO STATE COUNTY, TEXAS  ADDRESSE  TO GOVERNMENT TOWN TOWN TOWN TOWN TOWN TOWN TOWN TO			855 n 06/07/17 Page 14 of 3
Judicial District Court of Harris County, Texas 133RD DISTRICT COURT HOUSTON, TEXAS COUNTY Of HARRIS TO: GOVERNMENT EMPLOYEES INSURANCE COMPANY (GEICO) OR WHEREVER HE MAY BE FOUND 4201 SPRING VALLEY ROAD DALLAS TX 75244 Attached is a copy of PLAINTIFF'S ORIGINAL PETITION Their instrument was filed on the 27th day of January, 2017, in the above cited cause number and court. The instrument attached describes by claim against you.  TWO HAVE BEEN SUED, You may employ and attorney. If you or your attorney do not file a written answer with the District Clerk no issued this citation by 10:00 a.m on the Monday nated the state of 20 and a default judgment may be taken against you.  TO OFFICER SERVING: This citation was issued on 30th day of January, 2017, under my hand and seal of said Court.  THE COUNTY TO SERVING: THE CITE OF THE COUNTY TEXAS 201 Caroline, Houston, Texas 77002 (P.O. Box 4651, Houston, Texas 77002 (P.O. Box 4651, Houston, Texas 77210)  TERRICAL TO SERVING: THE CITE OF THE COUNTY TEXAS 201 Caroline, Houston, Texas 77210  THE COUNTY TEXAS 201 CAROLING TEXAS 201 Carolin	•		, , , , , , , , , , , , , , , , , , , ,
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CONCENNENT EMPLOYEES INSURANCE COMPANY (GECO)  RAY BE SERVED BY  SERVING ITS ATTORNEY FOR SERVICE JAMES G BROWN  Attached is a copy of PLAINTIFF'S ORIGINAL PETITION  Attached is a copy of PLAINTIFF'S ORIGINAL PETITION  This instrument was filed on the 27th day of January, 2017, in the above cited cause number and court. The instrument attached describes the claim against you.  YOU HAVE BEEN SUED, You may employ ap attorney. If you or your attorney do not file a written answer with the District Clerk you issued this citation by 10:00 a.m on the Monday next following the expiration of 20 days after you were served this citation and petition, a default judgment may be taken against you.  This citation was issued on 30th day of January 2017, under my hand and nearly 1217, and the major of the Monday of January 2017, under my hand and nearly 1217, and the major of the Monday of January 2017, under my hand and nearly 1217, and the major of the Monday of January 2017, under my hand and nearly 1217, and the major of the Monday of January 2017, under my hand and nearly 1217, and the Monday of January 2017, under my hand and nearly 1217, and the Monday of January 2017, under my hand and nearly 1217, and the Monday of January 2017, under my hand and nearly 1217, and the Monday of January 2017, under my hand and nearly 1217, and the Monday of January 2017, under my hand and nearly 1217, and the Monday of January 2017, under my hand and nearly 1217, and the Monday of January 2017, under my hand and nearly 1217, and the Monday of January 2017, under my hand and nearly 1217, and the Monday of January 2017, under my hand and nearly 1217, and the Monday of January 2017, under my hand and nearly 1217, and the Monday of January 2017, under my hand and nearly 1217, and the Monday of January 2017, under my hand and nearly 1217, and the January 2017, under my hand and nearly 1217, and the January 2017, under my hand and nearly 1217, and the January 2017, under my hand and nearly 1217, and the January 2017, under my hand and nearly 1		•	
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Attached is a copy of PLAINTIFF'S ORIGINAL PETITION  Deputy  This instrument was filed on the 27th day of January, 2017, in the above cited cause number and court. The instrument attached describes the claim against you.  YOU HAVE BEEN SUED, You may employ as attorney. If you or your attorney do not file a written answer with the District Clerk no issued this citation by 10:00 a.m on the Monday next following the expiration of 20 dys after you were served this citation and petition, a default judgment may be taken against you.  This citation was issued on 30th day of January, 2017, under my hand and seal of said Court.  CHRIS DANIEL, District Clerk Harris County, Texas 77002  (P.O. Box 4651, Houston, Texas 77002  (P.O. Box 4651, Houston, Texas 77210)  CLERK'S RETURN BY MAILING  ame to hand the day of alling to Defendant certified mail, return receipt requested, restricted delivery, a true opy of this citation together with an attached copy of PLAINTIFF'S ORIGINAL PETITION  ADDRESS  Service was executed in accordance with Rule 106  (2) TRCP, upon the Defendant as evidenced by the return receipt incorporated herein and attached hereto at  CHRIS DANIEL, District Clerk  This citation was not executed for the following reason:  CHRIS DANIEL, District Clerk		mv 75044	
This instrument was filed on the 27th day of January, 2017, in the above cited cause number and court. The instrument attached describes the claim against you.  YOU HAVE BEEN SUED, You may employ an attorney. If you or your attorney do not file a written answer with the District Clerk who issued this citation by 10:00 a.m on the Monday next following the expiration of 20 days after you were served this citation and petition, a default judgment may be taken against you.  TO OFFICER SERVING:  This citation was isseed on 30th day of January, 2017, under my hand and seal of said Court.  This citation was isseed on 30th day of January, 2017, under my hand and seal of said Court.  CHRIS DANIEL, District Clerk Harris County, Texas 27002 (P.O. Box 4651, Houston, Texas 77002 (P.O. Box 4651, Houston, Texas 77210) to the following addressee at address:  CLERK'S RETURN BY MAILING  ame to hand the day of alling to Defendant certified mail, feturn receipt requested, restricted delivery, a true with an attached copy of this citation together with an attached copy of planniff's ORIGINAL PETITION of the following addressee at address:  ADDRESS  Service was executed in accordance with Rule 106 (2) TRCP, upon the Defendant as evidenced by the return receipt incorporated herein and attached hereto at  On day of by U.S. Postal delivery to			Harris County, Texas
ANOUTHAND BEEN SUED, You may employ apattorney. If you of your attorney do not file a written answer with the District Clerk Mo issued this citation by 10:00 a.m on the Monday next following the expiration of 20 days after you were served this citation and petition, a default judgment may be taken against you.  To OFFICER SERVING:  This citation was issued on 30th day of January, 2017, under my hand and seal of said Court.  TO FHARM COURT OFFICER SERVING:  CHRIS DANIEL, District Clerk Harris Country, Texas 77022 (P.O. Box 4651, Houston, Texas 77022 (P.O. Box 4651, Houston, Texas 77210)  Generated By: LEMON, JUSTINA VERNELL EGZ//10594591  CLERK'S RETURN BY MAILING  ame to hand the day of ailing to Defendant certified maily return receipt requested, restricted delivery, a true opy of this citation together with an attached copy of PLAINTIFF'S ORIGINAL PETITION of the following addressee at address:  ADDRESS  Service was executed in accordance with Rule 106 (2) TRCP, upon the Defendant as evidenced by the return receipt incorporated herein and attached hereto at the country to the countr	Actached is a copy of <u>contribility</u>	ONIGINAL THITTION	Deputy
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This citation was isseed on 30th day of January, 2017, under my hand and issued at request of: INTERHENS, GOSEPH BRENT HAVE COME DRIVE SUITE 601 CATY, TX 77494 Let (713) 224-0000 Lak No.: 19157300  CLERK'S RETURN BY MAILING  CLERK'S RETURN BY MAILING  CLERK'S RETURN BY MAILING  CLERK'S RETURN BY MAILING  The following addressee at address:  ADDRESS  Service was executed in accordance with Rule 106  (2) TRCP, upon the Defendant as evidenced by the return receipt incorporated herein and attached	written answer with the District Cleri next following the expiration of 20 g	k who issued this citation ays after you were served	by 10:00 a.m on the Monday
This citation was isseed on 30th day of January, 2017, under my hand and seal of said Court.  The court of th		se jou.	,
Harris County, Texas  201 Caroline, Houston, Texas 77002  (P.O. Box 4651, Houston, Texas 77210)  Generated By: LEMON, JUSTINA VERNELL EGZ//10594591  CLERK'S RETURN BY MAILING  ame to hand the day of ailing to Defendant certified mail, return receipt requested, restricted delivery, a true opy of this citation together with an attached copy of prize of the following addressee at address:  ADDRESS  Service was executed in accordance with Rule 106  (2) TRCP, upon the Defendant as evidenced by the return receipt incorporated herein and attached hereto at  on day of prize of the following reason:  This citation was not executed for the following reason:  CHRIS DANIEL, District Clerk	This citation was issued on 30th	h day of January, 2017, un	nder my hand and
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by U.S. Postal delivery to  This citation was not executed for the following reason:  CHRIS DANIEL, District Clerk	- Che lollowing addressee at a dates.		d in accordance with Rule 106
CHRIS DANIEL, District Clerk		Service was execute (2) TRCP, upon ti return receipt	ne Defendant as evidenced by the
· · ·		Service was execute (2) TRCP, upon ti return receipt hereto at	ne Defendant as evidenced by the incorporated herein and attached
		Service was execute  (2) TRCP, upon the return receipt hereto at  on day of by U.S. Postal deli	ne Defendant as evidenced by the incorporated herein and attached very to

RECORDER'S MEMORANDUM This instrument is of poor quality at the time of imaging

RECEIPT NO.

75.00

CTM

\*\*\*\*\*\*\*\* TR # 73335124

PLAINTIFF: STEPHENS, JOE B

vs.

DEFENDANT: HEGGER, KRYSTAL

In The 133rd Judicial District Court of Harris County, Texas 133RD DISTRICT COURT Houston, TX

CITATION (CERTIFIED)

THE STATE OF TEXAS County of Harris

TO: GOVERNMENT EMPLOYEES INSURANCE COMPANY ( GEICO) MAY BE SERVED BY SERVING ITS ATTORNEY FOR SERVICE JAMES G BROWN OR WHEREVER HE MAY BE FOUND

4201 SPRING VALLEY ROAD DALLAS TX 75244
Attached is a copy of PLAINTIFF'S ORIGINAL PETITION

This instrument was filed on the 27th day of January, 2017, in the above cited cause number and court. The instrument attached describes the claim against you.

YOU HAVE BEEN SUED, You may employ an attorney. If you or your attorney do not file a written answer with the District Clerk who issued this citation by 10:00 a.m on the Monday next following the expiration of 20 days after you were served this citation and petition, a default judgment may be taken against you.

TO OFFICER SERVING:

This citation was issued on 30th day of January, 2017, under my hand and seal of said Court.

Issued at request of:
STEPHENS, JOSEPH BRENT
440 COBIA DRIVE SUITE 601
KATY, TX 77494
Tel: (713) 224-0000
Bar No.: 19157300



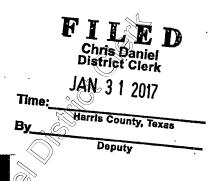
Chia Daniel

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CHRIS DANIEL, District Clerk Harris County, Texas 201 Caroline, Houston, Texas 77002 (P.O. Box 4651, Houston, Texas 77210)

Generated By: LEMON, JUSTINA VERNELL EGZ//10594591

CLERK'S	RETURN BY MAILING
	receipt requested, restricted delivery, a true
copy of this citation together PLAINTIFF'S ORIGINAL PETITION to the following addressee at address:	with an attached copy of
·0	ADDRESS
(a) ADDRESSEE	Service was executed in accordance with Rule 106 (2) TRCP, upon the Defendant as evidenced by the return receipt incorporated herein and attached hereto at
	on day of,, by U.S. Postal delivery to
	This citation was not executed for the following reason:
	CHRIS DANIEL, District Clerk Harris County, TEXAS
	By, Deputy



# U.S. Postal Service<sup>™</sup> CERTIFIED MAIL<sup>®</sup> RECEIPT

Domestic Mail Only

m Certified Mail Fee m Extra Services & Fees (check box, add Return Receipt (hardcopy) 0007 Return Receipt (electronic) Certified Mail Restricted Delivery Adult Signature Required hriDaniel Adult Signature Restricted Postage 37 ရှိ ၂၅ Government Employees Insurance Company ( Geico) May be served by \_0 serving its Attorney For Service James G Brown 4201 Spring Valley Road Dallas Texas 75244 H MAS PS Form 3800, April 2015 PSN 7530-02-000-9047

#### Certified Mail service provides the following benefits:

- A receipt (this portion of the Certified Mail label).
- A unique identifier for your maliplece,
- Electronic verification of delivery or attempted delivery.
- A record of delivery (including the recipient's signature) that is retained by the Postal Service™ for a specified period

#### Important Reminders:

- You may purchase Certified Mall service with First-Class Mail®, First-Class Package Service®, or Priority Mail® service:
- Certified Mail service is not available for international mail.
- Insurance coverage is not available for purchase with Certified Mail service. However, the purchase of Certified Mail service does not change the insurance coverage automatically included with certain Priority Mail Items.
- For an additional fee, and with a proper endorsement on the mailplece, you may request the following services:
- Return receipt service, which provides a record
  of delivery (Including the recipient's signature).
   You can request a hardcopy return receipt or an
  electronic version. For a hardcopy return receipt,
  complete PS Form 3811, Domestic Return
  Receipt, attach PS Form 3811 to your mailplece;

- for an electronic return receipt, see a retail associate for assistance. To receive a duplicate return receipt for no additional fee, present this USPS®-postmarked Certified Mail receipt to the retail associate.
- Restricted delivery service, which provides delivery to the addressee specified by name, or to the addressee's authorized agent.
- Adult signature service, which requires the signee to be at least 21 years of age (not available at retail),
- Adult signature restricted delivery service, which requires the signee to be at least 21 years of age and provides delivery to the addressee specified by name, or to the addressee's authorized agent (not available at retail).
- To ensure that your Certified Mail receipt is accepted as legal proof of mailing, it should bear a USPS postmark. If you would like a postmark on this Certified Mail receipt, please present your Certified Mail item at a Post Office" for postmarking. If you don't need a postmark on this Certified Mail receipt, detach the barcoded portion of this label, affix it to the mailplece, apply appropriate postage, and deposit the mailplece.

IMPORTANT: Save this receipt for your records.

**RECORDER'S MEMORANDUM**This instrument is of poor quality

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SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY				
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so that we can return the card to you.	B. Received by (Printed Name)   C. Date of Delivery				
Attach this card to the back of the mailpiece, or on the front if space permits.	(2-11-7-17)				
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serving its Attorney For Service James G.	1 155ka				
Brown 4201 Spring Valley Road Dallas,					
Texas 75244					
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			/p.2
	CAUSE NO. 20170	5827	
. F	RECEIPT NO.	*	75,00 CTM . <b>X</b> R # 73369703
PLAINTIFF: MARTINEZ, CHRISTIAN PABON		In The	
vs. DEFENDANT: GOVERNMENT EMPLOYEES INSURAN	NCE COMPANY ( GE	ICO) of Harr	l District Court is County, Texas DISTRICT COURT , TX
CI	TATION (CERTIFIE	(D)	
THE STATE OF TEXAS County of Harris			FILED
TO: GOVERNMENT EMPLOYEES INSURANCE COME		AY BE SERVED BY	Chris Daniel
SERVING ITS REGISTERED AGENT DAN BE OR WHEREVER HE MAY BE FOUND	EACOM ·		MAY 0 3 2017
2280 N GREENVILLE AVE RICHARDSON	TX 75082 - 4	412	Harris County, Texas
Attached is a copy of PLAINTIFF'S C	DRIGINAL PEZITIO		Deputy
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and court. The instrument attached description YOU HAVE BEEN SUED, You may employ written answer with the District Clerk next following the expiration of 20 day a default judgment may be taken against TO OFFICER SERVING:	an attorney. I who issued this ys after you were	f you or your attor citation by 10:00	a.m on the Monday
This citation was issued on 3rd of seal of said Court.		$rac{\partial^2}{\partial t}$ under my hand and	
	AT OF HARRIS COUN	Chin Daniel	
Issued at reguest of:	[5/ A / 5]	CHRIS DANIEL, Dis	trict Clerk
STEPHENS, JOSEPH BRENT 440 COBJA DRIVE SUITE 601 KATY, JX 77494	SE SUPERIOR SERVICE	Harris County, Te 201 Caroline, Hou (P.O. Box 4651, Hou	
Tel: (713) 224-0000 <u>Bax No.</u> : 19157300	Generated B	y: LEMON, JUSTINA V	ZERNELL EGZ//10674105
&re:	RK'S RETURN BY M	AILING	
Came to hand the day of mailing to Defendant certified ma(1), re copy of this citation togethe PLAINTIFF'S ORIGINAL PETITION to the following addressee at address:			, and executed by delivery, a true of
	A DEDELGG		

Came to hand the \_\_\_\_\_ day of \_\_\_\_\_\_, and executed by mailing to Defendant certified mall, return receipt requested, restricted delivery, a true copy of this citation together with an attached copy of PLAINTIFF'S ORIGINAL PETITION to the following addresse at address:

ADDRESS

Service was executed in accordance with Rule 106

(2) TRCP, upon the Defendant as evidenced by the return receipt incorporated herein and attached hereto at

on \_\_\_\_ day of \_\_\_\_\_,
by U.S. Postal delivery to \_\_\_\_\_\_

This citation was not executed for the following reason: \_\_\_\_\_\_\_

\_, Deputy

CAUSE NO. 201705827

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RECEIPT NO.

75.00

СТМ

TR # 73369703

PLAINTIFF: MARTINEZ, CHRISTIAN PABON

vs.

DEFENDANT: GOVERNMENT EMPLOYEES INSURANCE COMPANY (GEICO)

In The 133rd Judicial District Court of Harris County, Texas 133RD DISTRICT COURT

Houston, TX

CITATION (CERTIFIED)

THE STATE OF TEXAS County of Harris

TO: GOVERNMENT EMPLOYEES INSURANCE COMPANY ( GEICO) MAY BE SERVED BY SERVING ITS REGISTERED AGENT DAN BEACOM OR WHEREVER HE MAY BE FOUND

2280 N GREENVILLE AVE RICHARDSON TX 75082 - 4412
Attached is a copy of <u>PLAINTIFF'S ORIGINAL PETITION</u>

This instrument was filed on the <u>27th day of January</u>, <u>2017</u>, in the above cited cause number and court. The instrument attached describes the claim against you.

YOU HAVE BEEN SUED, You may employ an attorney. If you or your attorney do not file a written answer with the District Clerk who issued this citation by 10:00 a.m on the Monday next following the expiration of 20 days after you were served this citation and petition, a default judgment may be taken against you.

TO OFFICER SERVING:

This citation was issued on 3rd day of May, 2010, under my hand and seal of said Court.

Issued at request of:
STEPHENS, JOSEPH BRENT
440 COBIA DRIVE SUITE 601
KATY, TX 77494
Tel: (713) 224-0000
Bar No.: 19157300



Chin Daniel

CHRIS DANIEL, District Clerk Harris County, Texas 201 Caroline, Houston, Texas 77002 (P.O. Box 4651, Houston, Texas 77210)

Generated By: LEMON, JUSTINA VERNELL EGZ//10674105

CLERK'S	RETURN BY MAILING
Came to hand the day of mailing to Defendant certified mail, return copy of this citation together PLAINTIFF'S ORIGINAL PETITION to the following addressee at address:	,, and executed by receipt requested, restricted delivery, a true with an attached copy of
	ADDRESS  Service was executed in accordance with Rule 106
(a) ADDRESSEE	(2) TRCP, upon the Defendant as evidenced by the return receipt incorporated herein and attached hereto at
	on day of , by U.S. Postal delivery to
	This citation was not executed for the following reason:
·	CHRIS DANIEL, District Clerk Harris County, TEXAS
	By, Deputy

# Case 4:17-cv-01727 Document 1/2/17 Pile of in TXSD on 06/07/17 Page 20 of 34 5/3/2017 9:44:37 AM

Chris Daniel - District Clerk Harris County Envelope No. 16802043

By: Justina Lemon Filed: 5/3/2017 9:44:37 AM

#### FOR EACH PARTY SERVED YOU MUST FURNISH ONE (1) COPY OF THE PLEADING

#### FOR WRITS FURNISH TWO (2) COPIES OF THE PLEADING PER PARTY TO BE SERVED

**CASE NUMBER: 201705827 CURRENT COURT: 133rd** 

TYPE OF INSTRUMENT TO BE SERVED (See Reverse For Types): Original Petition

FILE DATE OF MOTION: 1/27/17 is when Petition was filed.

SERVICE TO BE ISSUED ON (Please List Exactly As The Name Appears In The Pleating To Be Served):

1. NAME: Government Employees Insurance Company

ADDRESS: 2280 N Greenville Ave, Richardson TX 75082 -4

AGENT, (if applicable): Dan Beacom

TYPE OF SERVICE/PROCESS TO BE ISSUED (see reverse for specific type): Citation

SERVICE BY District Clerk: PLEASE SERVE BY CERTIFIED

#### ATTORNEY (OR ATTORNEY'S AGENT) REQUESTING SERVICE:

NAME: Joe (Joseph) B. Stephens TEXAS BAR NO./ID NO. 19157300

MAILING ADDRESS: 440 Cobia Drive, Suite 601, Katy, Tx 77494

PHONE NUMBER: 713-224-0000 FAX NUMBER: 713-224-0055

EMAIL ADDRESS: joe@joestephenslaw.com

SERVICE REQUESTS WHICH CANNOT BE PROCESSED BY THIS OFFICE WILL BE HELD FOR 30 DAYS PRIOR TO CANCELLATION. FEES WILL BE REFUNDED ONLY UPON REQUEST, OR AT THE DISPOSITION OF THE CASE.

SERVICE REQUESTS MAY BE REINSTATED UPON APPROPRIATE ACTION BY THE PARTIES.

**INSTRUMENTS TO BE SERVED:** 

(Fill In Instrument Sequence Number, i.e. 1st, 2nd, etc.)

PROCESS TYPES: CITATION

# 2017 05827

4787	Domestic Mail Only				
7016 1370 0001 2033	Certified Mall Fee \$ Extra Services & Fees (check box, add lee as appropriate)	By Deputy	Time: Harris County, Texas	MAY 04 2017	Chris Daniel District Clerk
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# Certified Mail service provides the following benefits: A receipt (this portion of the Certified Mail label), for an electronic return receipt, see a re

- A unique identifier for your mallpiece.
- Electronic verification of delivery or attempted delivery.
- A record of delivery (including the recipients signature) that is retained by the Postal Service for a specified period.

#### Important Reminders:

- Important Reminders:

   You may purchase Certified Mail service with
  First-Class Mail®, First-Class Package Service®, or Priority Mail® service.
- Certified Mail service is not available for international mail.
- Insurance coverage is not available for purchase with Certified Mail service. However, the purchase of Certified Mail service does not change the insurance coverage automatically included with certain Priority Mail items.
- For an additional fee, and with a proper endorsement on the mailplece, you may request the following services:
  Return receipt service, which provides a record
  - of delivery (including the recipient's signature). You can request a hardcopy return receipt or an electronic version. For a hardcopy return receipt, complete PS Form 3811, Domestic Return. Receipt; attach PS Form 3811 to your mailpiece; IMPORTANT: Save this receipt for your records.

- for an electronic return receipt, see a retail associate for assistance. To receive a duplicate return receipt for no additional fee, present this USPS®-postmarked Certified Mail receipt to the retail associate.
- Restricted delivery service, which provides delivery to the addressee specified by name, or to the addressee's authorized agent.
- Adult signature service, which requires the signee to be at least 21 years of age (not available at retail).
- Adult signature restricted delivery service, which requires the signee to be at least 21 years of age and provides delivery to the addressee specified by name, or to the addressee's authorized agent (not available at retail).
- To ensure that your Certified Mail receipt is accepted as legal proof of mailing, it should bear a USPS postmark. If you would like a postmark on this Certified Mail receipt, please present your Certified Mail Item at a Post Office or postmarking, if you don't need a postmark on this Certified Mail receipt, detach the barcoded portion of this label, affix it to the mailpiece, apply appropriate postage, and deposit the mailpiece.

PS Form 3800, April 2015 (Reverse) PSN 7530-02-000-9047

dye 22 01 345/26/2017 9:02:27 AM Chris Daniel - District Clerk Harris County Envelope No. 17269326 By: Justina Lemon Filed: 5/26/2017 9:02:27 AM

#### NO. 201705827

CHRISTIAN PABON MARTINEZ	§	IN THE DISTRICT COURT
Plaintiff	§	
	§	
V.	§	
	§	133 <sup>rd</sup> JUDICIAL DISTRICT
GOVERNMENT EMPLOYEES	§	2 1
INSURANCE COMPANYCOMPANY	§	
and KRYSTAL HEGGER	§	
Defendant	§	OF HARRIS COUNTY, TEXAS

## PLAINTIFF'S FIRST AMENDED ORIGINAL PERITION

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW Plaintiff CHRISTIAN PABON MARTINEZ and files this First Amended Original Petition complaining of Defendants GATEWAY INSURANCE COMPANY, and GOVERNMENT EMPLOYEES INSURANCE COMPANY (hereinafter sometimes referred to as "GEICO"). For causes of action, Plaintiff would show as follows:

# DISCOVERY CONTROL PLAN

1. Pursuant to Rules 190.1 and 190.4 of the Texas Rules of Civil Procedure, discovery in this lawsuit is intended to be conducted under Level 3.

# II. PARTIES

- 2. Plaintiff CHRISTIAN PABON MARTINEZ is a resident of Texas and can be served with pleadings through his counsel of record.
- 3. Defendant GOVERNMENT EMPLOYEES INSURANCE COMPANY (GEICO) is an insurance company authorized to do business in the State of Texas and is being served through its attorney of record, Barabara Hachenburg, Germer Law Firm, *via Fax:* 713.739.7420 and email: *bhachenburg@germer.com*.

4. Defendant **Gateway Insurance Company** is an insurance company licensed to do business in Texas, and at all times material to this suit doing business in Texas. The district clerk is requested to serve Gateway Insurance Company by serving citation and this first amended petition on its agent for service C T Corporation System 1999 Bryan St, Suite 900, Dallas TX 75201 -3136

# III. VENUE

5. Venue is proper in Harris County, Texas, in that the loss made the basis of this action occurred in Harris County, Texas, and the Plaintiff/policyholder resided in Harris County, Texas at the time of the loss.

# IV. JURISDICTAON

6. The subject matter in controversy is within the jurisdictional limits of this court. As is required by law, Plaintiff is required to state the damage range he will seek at trial. Plaintiff seeks monetary relief over \$200,000 but not more than \$1,000,000.

# V. <u>FACTUAL BACKGROUND</u>

7. Pleading further, Plaintiff would respectfully show the Court that on or about the afternoon of September 17, 2016. Krystal Hegger (the Underinsured Driver) was driving a Chevrolet Kruze vehicle traveling south around the 1200 block of N. Dairy Ashford in Houston, Harris County, Texas. Plaintiff¹ was a back seat passenger in a Suburban SUV owned and operated by Mohamad Amin² which was also traveling the same direction, directly in front of Krystal Hegger's vehicle. Krystal Hegger negligently slammed into the rear of Amin's Suburban SUV,

<sup>1</sup> Plaintiff had a Geico UIM policy which provides underinsured coverage for Plaintiff.

<sup>2</sup> Mr. Amin had a Gateway UIM policy which provides underinsured coverage and PIP coverage for the Plaintiff.

and proximately caused the damages claimed herein.

### **Underinsured Driver's Negligence**

- 8. The underinsured driver Krystal Hegger had a duty to exercise the degree of care that a reasonably careful person would. The occurrence made the basis of this suit, and the resulting injuries and damages were caused by the negligent conduct of the underinsured driver Krystal Hegger including but not limited to the following acts and omissions:
  - a. She failed to keep a proper lookout;
  - b. She drove her vehicle in willful or wanton disregard for the safety of persons or property;
  - c. She failed to yield the right of way to oncoming traffic as a person of prudent care would have done;
  - d. She was operating the motor vehicle at a rate of speed which was greater than that would have been operated by a person of ordinary prudence under the same or similar circumstances;
  - e. She failed to maintain an assured clear distance from the vehicle in front of her;
  - f. She failed to turn the motor whicle in an effort to avoid the collision complained of;
  - g. She failed to apply the brakes to the motor vehicle in a timely and prudent manner and/or wholly failed to apply the brakes in order to avoid the collision in question.
- 9. Each of such acts and/or omissions, singularly or in combination with others, constituted negligence and/or negligence as a matter of law which proximately caused the accident and injuries and damages which Plaintiff suffered.

### **Underinsured Motorist Claims against GEICO and GATEWAY**

10. On or about the date of the accident, Plaintiff was covered by insurance from both Geico and Gateway Insurance Company (hereinafter Gateway).

Geico's Policy provided coverage under policy number: 4072-16-98-4; Gateway provided coverage for occupants of the car that Amin was driving at the time of the incident, believed to be financial responsibility number CA1469P2015. Both Geico and Gateway's policies included coverage for underinsured motorists. Plaintiff is a valid "covered person" under these policies.

- 11. Defendant Geico was informed of the accident and that Plaintiff intended to claim under underinsured benefits provisions of its policy. Defendant Geico opened a claim, number 0305636740101053. Defendant Gateway was notified of the incident, and opened a claim 62CBLG17000492.
- 12. Plaintiff sought recovery against Defendants for injuries sustained from the incident in question that were caused by Krystal Hegger, the underinsured driver. Hegger, however, had insufficient insurance with her liability carrier to pay for all the damages sustained by Plaintiff. Any recovery under existing limits has or will be insufficient to compensate Plaintiff for all his damages. Plaintiff hereby seeks recovery for bodily injuries and damages provided for, owed, and/or allowed under the underinsured coverage of Geico's and/or Gateway's policy due to the negligent acts of Hegger as set out herein.
- 13. All conditions precedent to filing a claim have been fulfilled under the provisions of the policy.
- 14. Because Plaintiff's damages exceed the policy limits of the underinsured driver Hegger, Plaintiff applied for Underinsured Motorist Benefits pursuant to insuring contracts issued by GEICO and GATEWAY.
- 15. Plaintiff sues GEICO and GATEWAY in order to obtain a judgment for damages in order to prove his legal entitlement to the underinsured motorist benefits he is entitled to collect under the UIM provisions of his Defendants' policies. Plaintiff incorporates by reference the Defendants'

insurance policies that provide coverage to him, or for him as though fully set out herein and/or that were in effect at the time of the occurrence in question.

#### **PIP Benefits Action**

16. At the time of the accident in question, Plaintiff was insured or a covered person under an auto insurance policy with Defendant Gateway. Plaintiff seeks PIP coverage up to and including the limits of said policies.<sup>3</sup>

#### **DAMAGES**

17. As a direct and proximate result of the occurrence made the basis of this lawsuit, Plaintiff was caused to suffer personal injuries. In the event Plaintiff was suffering from any pre-existing conditions, the Underinsured Driver's negligence greatly accelerated, exacerbated, and aggravated the condition.

Thin Skull Instruction

The law recognizes that a wrongdoer who negligently causes someone to get hurt must take the victim as it finds them, commonly known as the "thin skull doctrine." Coates v. Whittington, 758 S.W.2d 749, 752 (Tex.1988) The damages which Plaintiff is entitled to recover are the damages resulting to him, conditioned as he was at the time of the injury, and not such damages as he might have been entitled to had his condition been different. That the injury resulting from the negligence of Defendant Krystal Hegger may have been aggravated or more easily caused by reason of the fact that his body had previously been in a weakened condition cannot affect the question of right to or measure of damages..." Driess v. Friederick, 11 S.W. 493, 494 (Tex Sup Ct). If a dormant, latent condition does not cause pain or suffering, but that condition plus an injury caused the pain and need for treatment afterwards, then the injury that resulted from the

<sup>3</sup> To the extent that Gateway has failed to pay such benefits after proper demand, plaintiff seeks attorneys' fee for such failure, which is a breach of contract.

collision, and not the latent condition, is the proximate cause of the damages owed. *Thompson* v.Quarles, 297 S.W.2d 321, 329 (Tex.Civ.App.—Galveston 1956, writ ref'd n.r.e.); see City of Houston. v. Celaya, 390 S.W.2d 542, 546 (Tex.Civ.App.—Houston 1965, writ ref'd n.r.e.). Katy Springs & Manufacturing, Inc. v. Favalora, Tex App-Hou (14th Dist) (2014).

- 19. Plaintiff alleges that the car collision made the basis of this suit was a proximate cause of damages as follows:
  - A. Reasonable medical care and expenses in the past. These expenses were incurred by Plaintiff for the necessary care and treatment of the injuries resulting from the accident complained of herein and such charges are reasonable and were usual and customary charges for such services in Harris County, Texas;
  - B. Reasonable and necessary medical care and expenses which will in all reasonable probability be incurred in the future;
  - C. Physical pain and suffering in the past;
  - D. Physical pain and suffering in the future;
  - E. Mental anguish in the past;
  - F. Mental anguish in the future;
  - G. Loss of earning capacity in the past;
  - H. Loss of earning capacity in the future;
  - I. Physical impairment in the past; and
  - J. Physical impairment in the future.
- 21. Plaintiff seeks those damages he is legally entitled to recover under Defendants' insurance policies. Plaintiff incorporates by reference paragraphs 6 and 10-16 herein as though fully set out in this paragraph.

#### **JURY DEMAND**

22. Plaintiff requests a trial by jury.

WHEREFORE, ALL PREMISES CONSIDERED, Plaintiff prays that Defendants be cited to appear and answer herein and, after trial, that Judgment be entered for Plaintiff for the damages awarded, and for which he is legally entitled to recover, both jointly and severally, plus prejudgment and post judgment interest, costs of court and any and all relief, either in law or in equity, compensatory, to which Plaintiff is justly entitled.

Respectfully submitted,

3y:

JOE B. STEPHENS

THE STEPHENS LAW FIRM

State Bar No. 19157300

440 Cobia Dr

Suite 601

Katy, Texas 77494

Telephone: (713) 224-0000 Facsimile: (713) 224-0055

Email: Joe@JoeStephensLaw.com
ATTORNEY FOR PLAINTIFF

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing has been served in compliance with Rules 21 and 21a of the Texas Rules of Civil Procedure on the 26th day of May, 2017.

Joe B. Stephens

Chris Daniel - District Clerk Harris County
Envelope No. 17309450
By: Anna Evetts

Filed: 5/30/2017 1:39:04 PM

#### **CAUSE NO. 2017-05827**

CHRISTIAN PABON MARTINEZ	§	IN THE DISTRICT COURT OF
	§	
V.	§	HARRIS COUNTY, TEXAS
	§	
GOVERNMENT EMPLOYEES	§	
INSURANCE COMPANY	§	4
AND KRYSTAL HEGGER	§	133 <sup>RD</sup> JUDICIAL DISTRICT
	•	~ //

# **DEFENDANT'S ORIGINAL ANSWER**

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW, GOVERNMENT EMPLOYEES INSURANCE COMPANY ("GEICO"), Defendant in the above-entitled and numbered cause, and files this Original Answer to Plaintiff's Original Petition and all subsequent supplemental and/or amended petitions filed against it and would respectfully show the Court and Jury as follows:

Pursuant to the provisions of Rule 92 of the Texas Rules of Civil Procedure, Defendant denies each and every all and singular, the allegations contained in the Plaintiff's Original Petition, and demands strict proof thereof.

II.

Defendant would show that Plaintiff has failed to fulfill the conditions precedent for bringing an underinsured motorist claim against Defendant. Specifically, Plaintiff has failed to establish that he is legally entitled to recover damages from the owner or operator of an underinsured motor vehicle because of bodily injury sustained by him, caused by an accident.

III.

Pleading further, Defendant would show that it is entitled to all credits and offsets allowed under the policy against any damages awarded by the jury. Such credits and offsets include, but are *not limited to*, all PIP payments previously made by GEICO to Plaintiff and an offset in the amount of Krystal Hegger's liability limits.

IV.

Defendant would show that Plaintiff's "extra-contractual" allegations are premature and without merit since no breach of the contract has occurred.

٧.

Defendant asserts that Plaintiff is not entitled to attorney fees in this case as there has not yet been a showing of liability or damages entitling Plaintiff to recovery of underinsured motorist benefits.

NVI.

Defendant asserts that Plaintiff is not entitled to pre-judgment interest or any other damages beyond the policy limits of underinsured motorist coverage under the subject insurance contract.

VII.

Plaintiff's right to recover medical expenses is limited by the provision of Tex. Civ. Prac. & Reo. Code 41.0105. Plaintiff is only entitled to recover the amount paid or incurred by or on behalf of the Plaintiff.

VIII.

Defendant reserves the right to amend this Original Answer pursuant to the said Rules of Civil Procedure.

WHEREFORE, PREMISES CONSIDERED, Defendant prays that Defendant be released and discharged of the charges filed against it; that Plaintiff takes nothing by reason of this suit; and for such other and further relief to which Defendant may be justly entitled and for which Defendant will forever pray.

Respectfully submitted,

**GERMER PLLC** 

By

BARBARA L. HACHENBURG

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Houston, TX 77019

(713) 650-1313 Telephone

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ATTORNEYS FOR DEFENDANT,
GOVERNMENT EMPLOYEES INSURANCE
COMPANY

# **CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the foregoing has been served on all counsel in accordance with Rules 21 and 21a of the Texas Rules of Civil Procedure, on this 30<sup>th</sup> day of May, 2017.

BARBARA L. HACHENBURG

Chris Daniel - District Clerk Harris County
Envelope No. 17324262
By: Justina Lemon
Filed: 5/31/2017 8:40:20 AM

#### **CAUSE NO. 2017-05827**

§	IN THE DISTRICT COURT OF
§	HARRIC COUNTY TEVAC
8	HARRIS COUNTY, TEXAS
8	
§	4
§	133 <sup>RD</sup> JUDICIAL DISTRICT
	<i>๛๛๛๛๛๛</i>

# **DEMAND FOR JURY TRIAL**

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW, **GOVERNMENT EMPLOYEES INSURANCE COMPANY**, Defendant herein and demands a trial by jury. The requisite jury fee is being tendered with the filing of this demand.

WHEREFORE, PREMISES CONSIDERED, Defendant requests that the Court grant a trial by jury.

Respectfully submitted,

**GERMER PLLC** 

By

**BARBARA L. HACHENBURG** 

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bhachenburg@germer.com

ATTORNEY FOR DEFENDANT, GOVERNMENT EMPLOYEES INSURANCE COMPANY

# **CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the foregoing has been served on all counsel in accordance with Rules 21 and 21a of the Texas Rules of Civil Procedure, on this 31<sup>st</sup> day of May, 2017.

BARBARA L. HACHENBURG

6/7/2017

**HCDistrictclerk.com** MARTINEZ, CHRISTIAN PABON vs. GOVERNMENT

EMPLOYEES INSURANCE COMPANY (GEICO)

Cause: 201705827 CDI: 7 Court: 133

#### **DOCUMENTS**

Number	Document	Post Jdgm	Date	Pgs	
restricted	Demand for Jury Trial		05/31/2017	2	
restricted	Certificate of Written Discovery		05/31/2017	2	
restricted	Defendant's Original Answer		05/30/2017	3	
restricted	Plaintiff's First Amended Original Petition		05/26/2017	7	
·> restricted	Letter requesting to issue citation		05/26/2017	1	
restricted	Certified Mail Receipt		05/04/2017	1	
restricted	Civil Process Request Form		05/03/2017	1	
restricted	Certified Mail Tracking Number 7016 1370 0001 2033 4781		05/03/2017	2	
restricted	Domestic Return Receipt		02/21/2017	1	
restricted	Certified Mail Receipt		01/31/2017	1	
restricted	Certified Mail Tracking Number 7016 1370 0001 2033 3852		01/30/2017	2	
restricted	Plaintiffs Original Petition		01/27/2017	13	